

Certificate Number: 17082-PAM-DE-028457937
Bankruptcy Case Number: 11-08017



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 6, 2016, at 6:17 o'clock PM MST, DAVID M BEATTY completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: December 6, 2016 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director